

**R E M A R K S**

Claims 42-53 are in the application, with Claims 1-41 having been cancelled, and with Claims 42-53 having been added. Claims 42, 46 and 50 are the independent claims herein. No new matter has been added. Reconsideration and further examination are respectfully requested.

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It is believed that the above-noted amendments to the specification have overcome the objections to the disclosure.

\* \* \* \* \*

It is believed that the new set of claims, now presented for examination, obviates the pending claim objections and rejections. Support for the limitations set forth in the new claims is found in paragraphs 26 and 27 of the present application, as published.

\* \* \* \* \*

In view of the support in the specification, as set forth above, for the claims now presented, it is not believed that any rejection under § 112, first paragraph, would be applicable.

\* \* \* \* \*

It is believed that the claims now presented clearly recite patentable subject matter within the purview of § 101.

The claimed invention is useful at least in that it allows a financial institution to seek improved profitability. The claimed invention is tangible at least in that it results in physical objects being sent to a customer. The claimed invention is concrete in that it is clearly repeatable. Accordingly, no rejection under § 101 would be in order with respect to the claims now presented.

\* \* \* \* \*

Applicant also believes that the claims now presented are patentable over the prior art cited by the Examiner.

None of the cited references teaches or suggests calculating payoff indicators as recited in the independent claims. Nor do the references teach or suggest responding to payoff indicators by sending or not sending marketing materials.

**C O N C L U S I O N**

Accordingly, Applicant respectfully requests allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-3460.

Respectfully submitted,

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Date

/Nathaniel Levin/

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